IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Simcha GENDELMAN Serial No. : 10/577,610 Filed : September 25, 2006 : PREPAID DEBIT CARD PROCESSING For Group Art Unit: 3691 Examiner: Virpi H. Kanervo Hon. Commissioner of Patents and Trademarks P.O. Box 1450 Alexandria, VA 22313-1450 Sir: **RESPONSE** The following is in response to the outstanding Office Action mailed November 10, 2009. Listing of the Claims page 2 Remarks page 5